




NORTH AMERICAN MULTI-FACTOR FUND

Information is correct at 31 August 2017

FUND FACTS

 **OBJECTIVE** To beat the fund benchmark **INVESTMENT STYLE** Active

RISK LEVEL

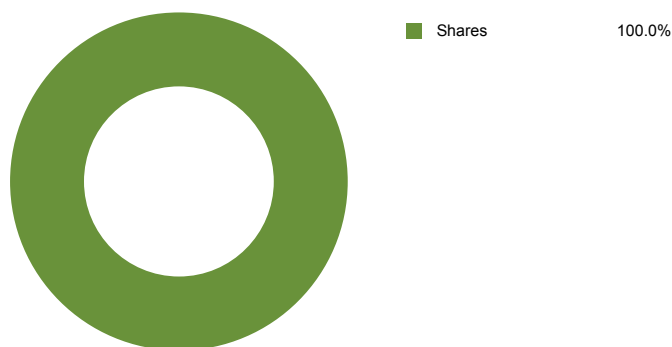
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

FUND DESCRIPTION

The investment manager, Irish Life Investment Managers, has developed their multi factor equity strategy to deliver stable outperformance relative to the benchmark by identifying and investing in companies that display superior fundamentals at an attractive price. This fund invests in North American equities using a quantitative multifactor stock selection process to deliver a systematic and robust investment process based on stock selection criteria which is driven by a combination of broad and diversified mix of factors shown to produce more stable outperformance relative to the benchmark. The Portfolio construction process introduces strong risk controls to maximise diversification and manage risk

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



TOP TEN SHARE HOLDINGS

STOCK NAME	% of FUND
Apple Inc	4.6%
Microsoft Corp	3.2%
Alphabet Inc/CA	2.9%
Procter & Gamble Co/The	1.8%
Johnson & Johnson	1.8%
Bank of America Corp	1.8%
AT&T Inc	1.8%
General Electric Co	1.6%
Citigroup Inc	1.6%
Philip Morris International In	1.5%

SHARE SECTOR DISTRIBUTION

SECTOR	% of FUND
Information Technology	22.8%
Financials	18.0%
Health Care	12.6%
Consumer Discretionary	12.3%
Industrials	9.8%
Consumer Staples	7.6%
Energy	6.6%
Utilities	3.4%
Materials	3.2%
Other	3.7%

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited.

Warning: This fund may be affected by changes in currency exchange rates.

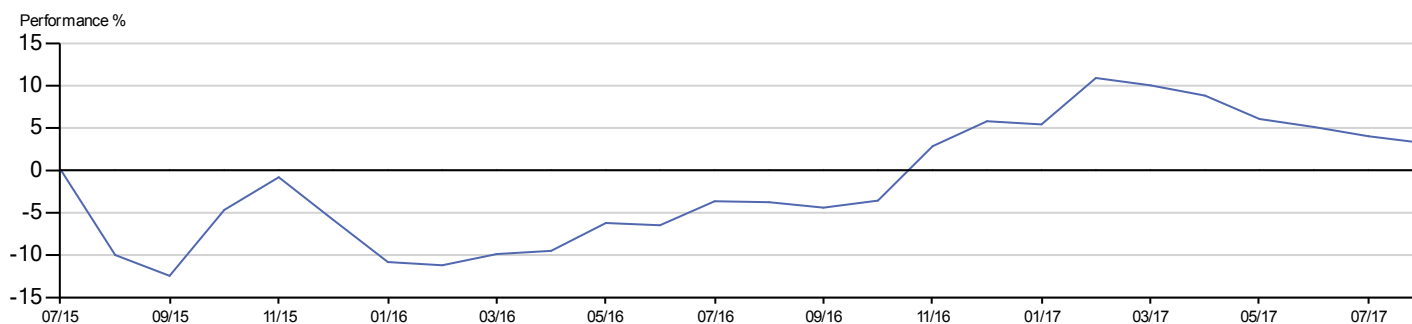
CALENDAR YEAR RETURN

	2016	YTD
Fund	12.39%	-2.42%
Benchmark	15.80%	-0.63%

PERFORMANCE AS AT 31/08/2017

	1 Month	3 Month	1 Year	Since Launch p.a.
Fund	-0.73%	-2.68%	7.29%	1.50%
Benchmark	-0.47%	-2.29%	8.95%	4.96%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.30%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 16 Jul 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Irish Life Investment Managers are recognised internationally for their expertise, innovation and track record:
 -INVESTMENT MANAGER OF THE YEAR - Irish Pension Awards 2013-2015
 -PASSIVE MANAGER OF THE YEAR - Irish Pension Awards 2016
 -BEST EQUITY and BEST PASSIVE MANAGER - European Pension Awards 2014

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.
 Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.

ILNP-NET-0817